GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2275
ANSWERED ON:11.12.2015
Bank Loans
Gawali (Patil) Ms. Bhavana;Karandlaje Km. Shobha;Nete Shri Ashok Mahadeorao;Sawant Shri Arvind Ganpat;Simha Shri Prathap

Will the Minister of FINANCE be pleased to state:

(a) the details of total loans disbursed by Public Sector Banks to different sectors including agriculture, industry, housing sectors during each of the last three years and the current year, bank and State -wise including Maharashtra and Karnataka;
(b) the extent to which the financing has grown through non-banking domestic sources during the said period;
(b) the percentage of loans given/availed to members of Scheduled Castes and Scheduled Tribes during the said period, category and State-wise including Maharashtra and Karnataka; and
(d) the steps taken/being taken by the Government to provide easy loans to said sectors?

Answer

The Minister of State in the Ministry of Finance

(a): The outstanding loans of Public Sector Banks to different sectors including agriculture, industry, housing sectors during each of the last three years and the current year, bank wise is at Annexure-I and State −wise is at Annexure-II.
(b): Outstanding loans advanced by the Non Banking Financial Companies (NBFCs) registered with the Banks for the last three years and current year are as under:

Outstanding as at the end of March (Rs. in Crore) Growth (%)
2012 2013 2014 2015 2013 2014 2015
766132 922314 1016523 1187198 20.39 10.21 16.79
Source; RBI

(c): Percentage of State wise loans given to members of Scheduled Castes and Scheduled Tribes during the last three years is at Annexure-III.

(d): For institutional credit to farmers, the Government provides interest subvention to make short-term crop loans upto Rs.3 lakh at the interest rate of 7% per annum

and in case of prompt repayment, the same gets reduced to 4%. In order to discourage distress sale of produce by small and marginal farmers, post-harvest loans against Negotiable Warehouse Receipts (NWRs) are provided by banks to Small Farmers/Marginal Farmers having Kisan Credit Card (KCC), at the interest rate of 7% per annum for a period of upto six months.
Reserve Bank of India (RBI) has prescribed relatively lower rates of provisioning for standard assets of Farm Credit to agricultural activities and Small and Micro Enterprises (SMEs) sectors at 0.25 per cent as against 0.40 per cent for all other sectors (including individual housing loans).
In order to ensure adequate credit flow to the infrastructure sector as also towards the affordable housing needs of the country, RBI allows banks to issue long-term bonds with a minimum maturity of seven years to raise resources for lending to (i) long term projects in infrastructure sub-sectors, and (ii) for affordable housing.